APPENDIX: PENDING CLAIMS

The following is a listing of the claims currently pending in the application.

1. (Previously Amended) A stored-value card system, which comprises:

a card issued by a card issuing institution;

a card identifier associated with said card and assigned thereto by the issuing institution;

a reloadable value associated with said card and credited to the card by the issuing institution; and

a sub-account associated with said card and identified by the card identifier,

said card being usable for:

making a purchase by presenting said card at a point-of-sale establishment and debiting a cost of the purchase from the said sub-account; and

redeeming a balance of the sub-account in the form of a negotiable instrument payable to a holder of the sub-account.

2. (Canceled).

3. (Previously Amended) The system according to claim 1 wherein said negotiable instrument comprises a money order.

4. (Canceled).

5. (Previously Amended) The system according to claim 1 wherein said card values are not redeemable for cash.

6. (Previously Amended) The system according to claim 1 wherein the card identifier is printed on the card and selectively concealed by a removable concealing strip attached to the card.

7. (Previously Amended) The system according to claim 1 wherein said card includes a magnetic strip, the card identifier being encoded on the magnetic strip.

8. (Previously Amended) The system according to claim 1 wherein said card identifier is adapted to be read by a reader at the point-of-sale retail establishment.

9. (Previously Amended) The system according to claim 1 wherein said reader is in communication with a network comprising multiple point-of-sale establishments which accept said card for the purchase of goods and services.

10. (Previously Amended) A method of purchasing goods and services in transactions utilizing value-added cards, which method comprises the steps of:

issuing a plurality of said cards to a point-of-sale retail establishment;

pre-assigning sub-account identifiers to said cards;

crediting the sub-accounts associated with said cards with initial reloadable values;

debiting a respective sub-account in response to a purchase made with a respective one of said cards at a merchant; and

issuing an instruction to generate a negotiable instrument payable of a balance of the respective sub-account to a holder of the respective sub-account in response to a request to redeem the respective one of the cards by said holder.

11. (Previously Amended) The method of claim 10, which includes the additional step of reloading said respective one of the cards in response to a purchase of additional values by said holder, by crediting said respective sub-account.

12. (Previously Amended) The method according to claim 11, wherein said initial reloadable values correspond to predetermined amounts.

13. (Canceled).

14. (Previously Amended) The method of claim 10, wherein the negotiable instrument comprises a money order.

15. (Previously Amended) The method according to claim 10, wherein the respective one of said cards includes a numerical identifier corresponding to said respective sub-account.

16. (Previously Amended) The method according to claim 10, wherein the numerical identifier is concealed prior to delivery of the respective one of the cards to said holder.

17. (Previously Amended) The method of claim 10, which includes the additional steps of:

receiving a transaction authorization request, including an amount of a transaction and the sub-account identifier corresponding to the respective sub-account; and

authorizing the transaction if sufficient funds are available in the respective sub-account.

18. (Previously Amended) The method of claim 17, wherein the transaction authorization request was generated by a first computational device at the merchant and received by a second computational device linked to the first computational device.

19. (Previously Amended) The method of claim 10, wherein the respective one of said cards includes a magnetic strip for encoding the sub-account identifier for the respective sub-account.

20. (Canceled)

21. (Previously added) The method according to claim 11, wherein said additional values correspond to predetermined incremental amounts.

22. (Previously added) The method of claim 19, which includes the additional steps of:
        receiving a transaction authorization request, including an amount of a transaction and the sub-account identifier; and
        authorizing the transaction if sufficient funds are available in the respective sub-account.

23. (Previously added) The method of claim 22, wherein the transaction authorization request was generated by a first computational device adapted to read the sub-account identifier from the magnetic strip, and received by a second computational device linked to the first computational device.

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